IBM Docket: FIS920040068US1

Application for United States Patent

Declaration and Power of Attorney

As a below named inventor, I hereby declare that:

is attached hereto

(check

My residence, post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

SECURE CREDIT CARD EMPLOYING PSEUDO-RANDOM BIT SEQUENCES FOR AUTHENTICATION

one)					
	was filed on				
	Application Serial Noand was amended on	(if a = 11 = 1-1-)			
	and was amended on	(if applicable)			
	y state that I have reviewed ims, as amended by any am			ntified specification,	
	wledge the duty to disclose ith Title 37, Code of Federa		rial to the examina	ation of this application	on
application(s) fo	y claim foreign priority bend r patent or inventor's certificate atent or inventor's certificat	cate listed below and have	also identified bel	low any foreign	rity
Prior Foreign Application(s)			Priority Claimed		
None					
(Number)	(Country)	(Day/Month/Yea	r Filed)	yes no	
listed below and prior United Star 112, I acknowled Regulations, §1.	y claim the benefit under Ti, insofar as the subject mattes application in the mannedge the duty to disclose mat 56(a) which occurred between date of this application:	er of each of the claims of the provided by the first paraterial information as defined	this application is agraph of Title 35, d in Title 37, Code or application and	not disclosed in the United States Code, e of Federal	§

Power of Attorney: As a named inventor, I hereby appoint Power of Attorney: As a named inventor, I hereby appoint Joseph P. Abate, Reg. No. 30,238, Jay H. Anderson, Reg. No. 38,371, Ira D. Blecker, Reg. No. 29,894, Steven Capella, Reg. No. 33,086, James J. Cioffi, Reg. No. P51,564, Harold Huberfeld, Reg. No. 26,665, Todd M. C. Li, Reg. No. 45,554, Anthony N. Magistrale, Reg. No. 35,595, Margaret Pepper, Reg. No. 45,008, H. Daniel Schnurmann, Reg. No. 35,791, Eugene I. Shkurko, Reg. No. 36,678, Steven Soucar, Reg. No. 32,440, William P. Skladony, Reg. No. 33,787, Tiffany Townsend, Reg. No. 43,199, Christopher A. Hughes, Reg. No. 26,914, Edward A. Pennington, Reg. No. 32,588, John E. Hoel, Reg. No. 26,279, Joseph C. Redmond, Jr., Reg. No 18,753, Michael E. Whitham, Reg. No. 32,635, Marshall M. Curtis, Reg. No. 33,138, Clyde R Christofferson, Reg. No. 34,138, and C. Lamont Whitham, Reg. No. 22,424, as attorneys and/or agents to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

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All correspondence should be directed to Whitham, Curtis & Christofferson, PC, 11491 Sunset Hills Road, Suite 340, Reston, Virginia 20190. Telephone calls should be directed to Whitham, Curtis & Christofferson, P.C. at (703) 787-9400. Please associate this application with customer number 30743.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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Title 37, Code of Federal Regulations, §1.56(a):

- (a) A duty of candor and good faith toward the Patent and Trademark Office rests on the inventor, on each attorney or agent who prepares or prosecutes the application and on every other individual who is substantively involved in the preparation or prosecution of the application and who is associated with the inventor, with the assignee or with anyone to whom there is an obligation to assign the application. All such individuals have a duty to disclose to the Office information they are aware of which is material to the examination of the application. Such information is material where there is substantial likelihood that a reasonable examiner would consider it important in deciding whether to allow the application to issue as a patent. The duty is commensurate with the degree of involvement in the preparation or prosecution of the application.
- (b) Under this section, information is material to patentability when it is not cumulative to information already of record or being made of record in the application, and (1) it establishes, by itself or in combination with other information, a prima facie case of unpatentability; or (2) it refutes, or is inconsistent with, a position the applicant takes in: (i) opposing an argument of unpatentability relied on by the Office, or (ii) asserting an argument of patentability.